

Naziv projekta / Project title	HR: Financiranje i moralni hazard u visokom obrazovanju: istraživanje međusobne povezanosti pojave moralnog hazarda te subvencija, ekonomskih, psiholoških i sociodemografskih odrednica EN: Financing and Moral Hazard in Higher Education: Research on the Interrelationship Between the Occurrence of Moral Hazard and Subsidies, Economic, Psychological And Sociodemographic Determinants
Šifra projekta / Project code	uniri-mzi-25-56
Znanstveno područje, polje i grana / Scientific area, field and branch	Društvene znanosti / Ekonomija / Financije Social Sciences / Economics / Finance
Vrsta istraživanja / Type of research	Primijenjeno istraživanje Applied research
Vrijeme trajanja istraživanja / Duration of the research	10/2025 – 09/2029
Vrijednost projekta / Project value	56.226,96 EUR
Izvor financiranja / Source of funding	Europska unija – NextGenerationEU European union – NextGenerationEU
Ključne riječi / Keywords	Moralni hazard, financiranje, visoko obrazovanje, studenti, bihevioralne financije Moral hazard, Financing, Higher education, Students, Behavioral Hinance
Sažetak Summary	<p>HR: Cilj projekta je istražiti učinkovitost financijskih ulaganja u visoko obrazovanje u članicama EU Jugoistočne Europe, s fokusom na Hrvatsku, Grčku i Rumunjsku, te procijeniti pristupačnost obrazovanja za ranjive skupine i održivost financijskih shema. Projekt uključuje dva cilja: komparativnu analizu sustava financiranja visokog obrazovanja i empirijsko istraživanje pojave moralnog hazarda putem anketa i dubinskih intervjua. Prvi metodološki pristup obuhvaća komparativnu analizu nacionalnih sustava financiranja visokog obrazovanja, poput analize školarina i mehanizme financijskih potpora studentima u odabranim zemljama. U sklopu toga planira se prikupljanje i obrada kvantitativnih podataka o financijskim potporama, stopama upisa, stopama odustajanja, te akademskim rezultatima studenata i dr. Cilj ovoga pristupa jest analizirati različite sustave financijske potpore te utjecaj na pojavu moralnog hazarda među studentima u visokom obrazovanju. Drugi metodološki pristup temelji se na empirijskim istraživanjima a) anketnom ispitivanju studenata, kojim će se prikupiti podaci o: sociodemografskim obilježjima studenata, njihovim financijskim uvjetima, percepciji financijske pomoći te tendenciji prema rizičnim ponašanjima. Uz prikupljanje kvantitativnih podataka, provest će se prikupljanje kvalitativnih podataka uz pomoću b) dubinskog intervjua, kako bi se detaljnije istražile osobne motivacije studenata i njihova iskustva vezana uz financijsku potporu te pojavu moralnog hazarda. Dubinski intervjui omogućit će prikupljanje detaljnijih, longitudinalnih uvida u ponašanje i stavove studenata. Predloženo istraživanje adresira postojeći nedostatak u istraživanjima o ekonomskim i psihološkim faktorima koji utječu na moralni hazard u financiranju visokog obrazovanja. Također, testira hipoteze povezane s utjecajem financijske potpore i demografskih obilježja studenata na pojavu moralnog hazarda, pružajući dragocjene spoznaje za donositelje politika, obrazovne institucije te akademsku zajednicu u cjelini.</p> <p>EN: The goal of the project is to investigate the effectiveness of financial investments in higher education within the Southeast Europe SEEU, focusing on Croatia, Greece, and Romania, and to assess the accessibility of education for vulnerable groups and the sustainability of financial schemes. The project includes two objectives: a comparative analysis of higher education financing systems and empirical research on the occurrence of moral hazard through surveys and in-depth interviews.</p>

The first methodological approach involves a comparative analysis of national higher education financing systems, such as the analysis of tuition fees and financial support mechanisms for students in selected countries. As part of this, there is a plan to collect and process quantitative data on financial supports, enrollment rates, dropout rates, and students' academic outcomes, etc. The aim of this approach is to analyze how various financial support systems impact the occurrence of moral hazard among students in higher education. The second methodological approach is based on empirical research using a) a survey of students to collect data on: the sociodemographic characteristics of students, their financial conditions, perceptions of financial aid, and tendencies towards risky behaviors. Along with collecting quantitative data, qualitative data will be gathered using b) in-depth interviews to more thoroughly explore students' personal motivations and experiences related to financial support and the occurrence of moral hazard. In-depth interviews will provide more detailed, longitudinal insights into the behavior and attitudes of students. The proposed research addresses the existing gap in studies on the economic and psychological factors that influence moral hazard in the financing of higher education. It also tests hypotheses related to the impact of financial support and demographic characteristics of students on the occurrence of moral hazard, providing valuable insights for policymakers, educational institutions, and the academic community as a whole.

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